

**United States
Department of Agriculture
Rural Development**

**INVESTMENTS IN MARYLAND
FISCAL YEAR 2010**



Committed to the future of rural communities.

*Jack Tarburton
State Director
Maryland - Delaware*

USDA RURAL DEVELOPMENT

The U.S. Department of Agriculture Rural Development mission area was created by the 1996 Farm Bill; it consists of three services: the Rural Housing Service (RHS); Rural Utilities Service (RUS); and the Rural Business-Cooperative Service (RBS).

VISION

A rural America that is a healthy, safe, and prosperous place to live and work.

MISSION

To increase economic opportunity and improve the quality of life for all rural Americans.

The “American Recovery and Reinvestment Act” (ARRA) was signed by President Barack Obama on February 17, 2009. Nationally, USDA Rural Development has approximately \$21 billion in loan and grant funds to help with economic recovery. The funding expired on September 30, 2010. In this report, we have highlighted projects that were funded in FY 2009 and FY 2010 with the ARRA.

Know your farmer Know your food (KYK2) – USDA started the KYK2 Initiative to connect consumers with local producers, helping them to get a better understanding of where their food comes from and how it gets to their plates. With this initiative, USDA will provide funding to ensure that farmers continue to contribute to economies and also to support the next generation of farmers and ranchers. We have identified projects in this report that meet this initiative.

During fiscal year 2010, the following USDA Rural Development investments were made in Maryland:

	FY 2009	ARRA	FY 2010	ARRA
Water and Waste Disposal Loans and Grants	\$32,276,254	\$ 24,966,697	\$17,710,211	\$38,287,500
Predevelopment Planning Grants	\$ 183,300		\$ 25,000	
Broadband Loans and Grants	\$		\$	\$ 4,409,352
Rural Electric Guaranteed Loan	\$88,898,000		\$	
Business and Industry Guaranteed Loans	\$ 1,305,000		\$19,988,385	
Rural Business Enterprise Grants	\$ 907,338	\$ 178,038	\$ 312,000	\$ 131,000
Intermediary Lending Program (Loan)	\$ 750,000		\$	
1890 College Entrepreneurial Program Grant	\$ 100,000		\$ 100,000	
Renewable Energy and Energy Efficiency Grants	\$ 117,194		\$ 747,994	
Value Added Agriculture	\$		\$ 213,993	
Rural Housing Direct Loans	\$20,177,785	\$ 6,724,247	\$12,453,446	\$12,962,388
Rural Housing Guaranteed Loans	\$248,918,102	\$158,417,922	\$ 248,769,728	\$15,226,036
Home Improvement and Repair Loans and Grants	\$ 430,821		\$ 312,629	
Housing Preservation Grants	\$ 74,618		\$ 80,362	
Rural Rental Housing Guaranteed Loans	\$ 3,589,000		\$ 2,970,000	
Rental Assistance	\$14,936,000		\$ 16,825,788	
Community Facilities Loans and Grants	\$ 8,919,125	\$ 652,479	\$ 7,856,000	\$ 582,400

TOTAL ASSISTANCE TO MARYLAND: \$421,582,537 \$190,939,383 \$328,365,536 \$71,598,676
22% of our total FY 2010 investment is a result of funds from the ARRA.

Maryland and Delaware Rural Development programs are administered through the State Office in Dover, DE; two Area Offices (Hagerstown, MD and Dover, DE) and five Sub Area Offices located strategically throughout the two state area. Office information can be found at the back of this report.

Rural Utilities – FY 2010 Investments \$60,432,063

USDA Rural Development's utility programs are the primary financial source for infrastructure investment for rural America. Rural utility programs help provide modern telecommunications, electricity, clean water and wastewater disposal facilities. In addition to water and wastewater, the program can fund solid waste disposal facilities and storm drainage systems.

Water and Waste Disposal Loans and Grants develop water, waste and storm drainage systems in rural areas and towns with populations up to 10,000. This program provides safe, clean drinking water and sanitary wastewater facilities in rural America. Funds are available to public entities such as towns, counties, special-purpose districts, Indian tribes and non-profit corporations. Rural Development also guarantees loans made by banks or other lenders. The same types of applicants are eligible for both grants and loans. This program addresses basic unmet needs of health and infrastructure in rural areas.

<u>NAME</u>	<u>TYPE</u>	<u>LOAN AMOUNT</u>	<u>GRANT AMOUNT</u>	<u>OTHER FUNDING SOURCE</u>	<u>CONNECTIONS</u>
Allegany County Commissioners (Cresaptown)	Water	\$1,500,400	\$	\$	965
Allegany County Commissioners (Bedford Road)	Sewer	\$ 473,000	\$ 272,030	\$	1,300
Allegany County Commissioners (Mt. Savage/Jennings Run)	Water & Sewer	\$4,260,000 ARRA	\$	\$1,715,000	925
Allegany County Commissioners (Mt. Savage/Jennings Run)	Water & Sewer	\$	\$4,794,000	\$	Same as above
Caroline County Commissioners (Jonestown)	Water	\$ 95,000 ARRA	\$ 285,000	\$1,237,500	75
Town of Emmitsburg	Sewer	\$5,419,000 ARRA	\$1,501,000	\$12,480,000	1,869

November 16, 2009 – Ceremonial check presentation to the Commissioners of Sudlersville - \$3.4 million for water and wastewater system improvements. Pictured left to right: Jack Tarburton, USDA Rural Development State Director; William Faust, President, Commissioners of Sudlersville; U.S. Senator Ben Cardin; Senator Rich Colburn; and Delegate Addie Eckart.



Water and waste disposal loans and grants (continued)

<u>NAME</u>	<u>TYPE</u>	<u>LOAN AMOUNT</u>	<u>GRANT AMOUNT</u>	<u>OTHER FUNDING SOURCE</u>	<u>CONNECTIONS</u>
City of Frostburg	Sewer	\$ 922,510	\$	\$ 750,000	5,357
Town of Galena	Sewer	\$1,074,000	\$ 226,000	\$ 286,000	342
Kent County Commissioners (Nicholson Landfill)	Solid Waste Landfill	\$ 154,000	\$ 147,000	\$	673
Town of Lonaconing	Water	\$6,699,000 ARRA	\$	\$1,700,000	1,759
Town of Lonaconing	Water	\$	\$2,323,000	\$	Same as above
Rising Sun Commissioners	Sewer	\$13,098,500 ARRA	\$	\$ 800,000	1,334
Somerset County Commissioners (Fairmount Landfill)	Solid Waste Landfill	\$4,050,000	\$	\$	2,093
Commissioners of Sudlersville (Town of Barclay)	Sewer	\$ 821,000	\$ 953,271	\$	110
Commissioners of Sudlersville	Sewer	\$2,430,000 ARRA	\$	\$ 602,000	337
Commissioners of Sudlersville	Water	\$2,138,000 ARRA	\$2,362,000	\$ 510,988	330
Totals:		\$43,134,410	\$12,863,301	\$20,081,488	17,469

Predevelopment Planning Grants for Water and Waste Disposal Projects help pay costs associated with developing an application for water and waste disposal projects that can be funded by Rural Development. Major cost items are the Preliminary Engineering Report (PER) and the Environmental Report.

<u>NAME</u>	<u>GRANT AMOUNT</u>	<u>OTHER FUNDING SOURCE</u>	<u>PURPOSE</u>
Allegany Board of Commissioners (Rawlings)	\$25,000	\$ 8,400	To complete a PER to identify deficiencies and document the costs of repairs for the Rawlings water supply system.

American Recovery and Reinvestment Act of 2009 Broadband Initiatives Program supports the expansion of broadband service in rural areas through loans, grants and loan/grant combinations to projects that provide access to high speed service and facilitate economic development in locations without sufficient access to such service.

<u>NAME</u>	<u>AMOUNT</u>	<u>PURPOSE</u>
Bloosurf, LLC. (Delmarva Wireless Broadband)	\$1,600,000 loan \$1,600,000 grant ARRA	This \$3.2 million award, matched by \$160,000 in private contribution will allow Bloosurf, in partnership with UMES, to build a wireless last-mile network for the rural areas of Worcester, Somerset, and Wicomico Counties as well as Smith Island. Approximately 126,000 people stand to benefit, as do roughly 6,000 businesses and 351 community institutions.
West Virginia PCS Alliance, LC	\$1,209,352 grant ARRA	This is a \$3.3 million award with an additional \$1.1 million match from the applicant. High-speed mobile broadband will be provided to various rural and low-income areas of the existing NTELOS Personal Communications Services (PCS) wireless network in PA, MD and WV. 37% of the project will be constructed in MD; 46% in PA, and 17% in WV. The project stands to benefit over 185,000 people in all three States in addition to 9,000 businesses. \$1.2 million represents 37% of the project in Maryland.
Totals:	\$4,409,352	

Rural Business FY 2010 Investments \$21,493,372

USDA Rural Development's rural business programs help provide financial assistance, business planning, technical assistance, research, education, and information to cooperatives and rural businesses in cooperation with public and private community-based organizations.

Business and Industry Guaranteed Loans help finance development or improvements to business and industry to enhance employment opportunities and improve the economic and environmental climate in rural communities. This is achieved through bolstering existing private credit through guaranteeing quality loans which foster lasting community benefits. This assistance is available to businesses located in rural areas and towns with populations up to 50,000.

<u>BUSINESS</u>	<u>PURPOSE</u>	<u>LOAN AMOUNT</u>	<u>ANTICIPATED JOBS CREATED/SAVED</u>
Advent Industries, LLC dba Mount Savage Refractories Frostburg	For debt restructure, inventory and working capital for brick manufacturing business.	\$6,750,000	48 saved
Aegis Aviation, LLC. Easton	Construction of an airplane hangar facility.	\$ 528,000	4 created

Business and Industry Guaranteed Loans (continued)

<u>BUSINESS</u>	<u>PURPOSE</u>	<u>LOAN AMOUNT</u>	<u>ANTICIPATED JOBS CREATED/SAVED</u>
Delmar Assisted Living, LLC Salisbury	For construction of an assisted living facility.	\$ 610,480	15 created
Delta Lumber, Inc. Whiteford	Refinance of commercial loan.	\$1,740,822	14 saved
Roy L. Hoffman & Sons, Inc. Millersville	Purchase of a family business, Hoffman Family Meats. <i>(KYK2 Initiative)</i>	\$3,900,000	24 saved 6 created
Martin Fast Foods of West Virginia Inc. Oakland	Purchase land and equipment for a new KFC restaurant.	\$1,043,000	12 created
West Nottingham Academy Colora	For debt restructure and working capital for a private boarding school; grades 9-12 – established in 1744.	\$5,000,000	42 saved
WGK Enterprises, Inc. Charlotte Hall	For debt refinancing, purchase of additional inventory and reserve working capital for an automotive parts store.	\$ 416,083	12 saved
Totals:		\$19,988,385	177 created/saved

Rural Business Enterprise Grants (RBEG) are made to finance and facilitate development of small and emerging private business enterprises in rural areas of places up to 50,000 population with priority to applications for projects in rural communities and towns of 25,000 and smaller, and economically distressed communities. This program includes grants made to third party lenders to establish revolving loan programs.

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>TYPE OF ASSISTANCE</u>	<u>ANTICIPATED JOBS CREATED OR SAVED</u>
Caroline Economic Development Corp. Denton	\$ 40,000	Launching the Caroline Microenterprise Program to provide technical assistance that will establish a program that will benefit small, locally owned start-up businesses in Caroline Co.	15 created

Rural Business Enterprise Grants (continued)

<u>RECIPIENT</u>	<u>GRANT AMOUNT</u>	<u>TYPE OF ASSISTANCE</u>	<u>ANTICIPATED JOBS CREATED OR SAVED</u>
Cecil College North East	\$131,000 ARRA	Purchase simulation technology mannequins for Nursing and Health Profession program.	104 saved
Mid-Shore Regional Council Easton	\$ 40,000	To assist Shore Gourmet Food Business Center in Phase 2 of developing programs, marketing materials and activities to support the promotion of Eastern Shore agriculture and local food awareness. <i>(KYK2 Initiative)</i>	33 created
City of Pocomoke City	\$150,000	To construct a restaurant at Delmarva Discovery Center.	35 created
Tri-County Council for Southern Maryland, Inc.	\$ 42,000	To provide technical assistance to work with small, minority and and women owned businesses.	60 saved 15 created
Urban Salisbury, Inc.	\$ 40,000	To conduct a feasibility study for business start-up in downtown Salisbury. <i>(KYK2 Initiative)</i>	4 created
Totals:	\$443,000		251 created/saved



July 15, 2010 – Deputy Secretary Kathleen Merrigan and President of Shore Gourmet, Brad Powers at the opening of Shore Gourmet's distribution center. Shore Gourmet is a food business development initiative of the Mid-Shore Regional Council, whose primary purpose is to promote and sustain the food and agricultural value-added businesses located on Maryland's Eastern Shore.

1890 Rural Entrepreneurial Program Initiative is designed to develop future entrepreneurs and businesses in rural America in those communities that have the most economic need.

<u>NAME</u>	<u>AMOUNT</u>	<u>PURPOSE</u>
University of Maryland Eastern Shore (UMES) – Princess Anne	\$100,000 grant	To continue activities that impact business and economic development by saving/creating jobs and to encourage business startups including cooperatives.

Renewable Energy and Energy Efficiency Grants were created as part of the 2002 Farm Bill to assist farmers, ranchers, and rural small businesses develop renewable energy systems and make energy efficiency improvements to their operations.

	AMOUNT	PURPOSE
Bright Helmstone Farms, Inc. Massey	\$ 20,000	Energy efficiency – grain dryer. Grain farmer (<i>KYK2 Initiative</i>)
Enviro-Organic Technologies, Inc New Windsor	\$ 19,875	Renewable energy – wind turbine. Waste management business
LNH Enterprises Oldtown	\$ 19,139	Renewable energy – wind turbine. Furnace and fencing business
Jay McGinnis White Hall	\$ 19,984	Energy efficiency – grain dryer. Grain farmer (<i>KYK2 Initiative</i>)
Rigdon Farms, Inc. Jarrettsville	\$ 20,000	Energy efficiency – grain dryer. Grain farmer (<i>KYK2 Initiative</i>)
Rolling Vale Farms, Inc. Accident	\$ 19,989	Energy efficiency – grain dryer. Grain farmer (<i>KYK2 Initiative</i>)
Shadow Mere Arabians, LLC Marriottsville	\$ 29,970	Renewable energy – solar system. Horse farm
Southern Maryland Electric Co-op Hughesville	\$300,000	Renewable energy – geothermal system. Electric company
Sunny Ridge Farms Laytonsville	\$ 24,937	Energy Efficiency – grain dryer. Grain farmer (<i>KYK2 Initiative</i>)
Sunnyside Farms, Inc. Westminster	\$220,500	Renewable energy – solar system. Egg production (<i>KYK2 Initiative</i>)
John N. Sussman Westminster	\$ 19,999	Energy efficiency – grain dryer. Grain farmer (<i>KYK2 Initiative</i>)
Taylor and Sons Berlin	\$ 14,432	Energy efficiency – grain dryer. Grain farmer (<i>KYK2 Initiative</i>)
Wirtz & Daughters, Inc. Joppa	\$ 19,169	Renewable energy – solar system. Garden center
Total	\$747,994	

Value-Added Producer Grants...The 2002 Farm Bill provided \$33 million in competitive grants to agricultural producers that add value to their products through processing, segregation, or other means. Funds may be used for feasibility studies or business plans, working capital for marketing value-added agricultural products and for farm-based renewable energy projects. Eligible applicants include independent producers, farmer and rancher cooperatives, and agricultural producer groups. Value-added products are created when a producer increases the consumer value of an agricultural commodity in the production or processing stage.

BUSINESS	AMOUNT	PURPOSE
Layton's Chance Vineyard and Winery, LLC Vienna	\$90,614	Grant funds will be used as working capital for marketing, salaries, and to purchase packaging supplies and processing chemicals for winery. <i>(KYK2 Initiative)</i>
Seaberry Farm, LLC Federalsburg	\$64,000	Grant funds will be used as working capital to strengthen marketing capacity and expand processing capacity, including processing and office supplies, salaries, professional services, insurance, licenses and permits for Beach Plum products. <i>(KYK2 Initiative)</i>
Southern Maryland Wine Growers Cooperative Leonardtown	\$59,379	Grant funds will be used as working capital for the first two years of operation of the Port of Leonardtown Winery. Funding will also be used for marketing, salaries, supplies, and equipment to manage winery and tasting room. Grapes will be purchased from cooperative members. <i>(KYK2 Initiative)</i>
Totals:	\$213,993	



July 19, 2010 – Drs. Wen-fei and Richard Uva, with their son Issac, show off some of their Beach Plum jams and jellies. The Uva's were a recipient of a \$64,000 Value-Added Prouder Grant.

Rural Housing FY 2010 Investments \$309,600,377

USDA Rural Development's housing programs help provide rural Americans with decent, safe, sanitary and affordable housing. The housing programs are designed for rural Americans whose incomes range from very low to moderate.

Home Ownership Loans are available in two types: guaranteed and direct. The purpose is to provide financing with no down payment and at favorable rates and terms to rural residents living in communities with a population of 10,000 people or less. A guaranteed loan is made by a private financial institution and is guaranteed against most loss if there is a default. Loans are for the purchase, construction, rehabilitation, or relocation of a dwelling and related facilities.

	<u>DIRECT LOANS</u>	<u>GUARANTEED LOANS</u>	<u>NUMBER OF HOMES</u>
	\$12,453,446	\$248,769,728	1,286
ARRA	\$12,962,388	\$ 15,226,036	148
Total FY 2010 Home Ownership Loans: \$289,411,598			1,434

Home Improvement and Repair Loans and Grants enable very low-income rural homeowners to remove health and safety hazards from their homes and to make homes accessible for people with disabilities. Loans have a maximum interest rate of one percent. Grants are available for people 62 years old and older who cannot afford to repay a loan.

<u>GRANTS</u>	<u>LOANS</u>	<u>NUMBER OF HOMES REPAIRED</u>
\$250,572	\$62,057	42
Total FY 2010 Home Improvement & Repair Loans and Grants:		\$312,629

Housing Preservation Grants provided to non-profit groups and public bodies to help very low- and low-income homeowners repair and rehabilitate their homes. Rental property owners can use them to repair and rehabilitate their units if they agree to make such units available to low- and very low-income families.

<u>ORGANIZATION</u>	<u>GRANT AMOUNT</u>
Garrett County Community Action Committee, Inc. Oakland	\$40,181
Shore Up!, Inc. Salisbury	\$40,181
Total:	\$80,362

Rural Rental Housing Guaranteed Loans provide apartment living for people who cannot afford to purchase and maintain their own home. Loans are made for site development and construction of apartments for people with very low, low and moderate incomes. Some units are reserved for people age 62 and over, and people with disabilities age 18 and over. **Farm Labor Housing loans and grants** provide decent and safe living quarters for migrant or year-round farm workers. Loans are available to farmers, public or private nonprofit organizations and units of state and local governments. Rental Assistance helps reduce rents for lower income households.

<u>NAME OF PROJECT</u>	<u>TYPE</u>	<u>GUARANTEED LOAN AMOUNT</u>	<u>OTHER FUNDING SOURCES</u>
Kent Housing Associates, L.P. Fairlee and Rock Hall	For rehabilitation/revitalization of 4 existing properties consisting of a total of 104 family units of affordable rental housing.	\$2,970,000	\$11,442,696
Total		\$2,970,000	\$11,442,696

USDA also provided **\$16,825,788** in servicing and renewal rental assistance that will serve 3,071 rental units. Over the years, Rural Development has constructed 166 properties in Maryland with 5612 units.



November 30, 2009 – Rural Development celebrates 60 years of housing programs in Thurmont, MD. Congressman Roscoe Bartlett recognizes homeowners, Mark and Pam Henry with a United States Flag that was flown over the Capitol.

Community Facilities Loans and Grants –FY 2010 Investments \$8,438,400

Community Facilities direct and guaranteed loans help provide essential services in rural areas and towns with a population of 20,000 or less. Direct loan funds are available to public entities such as municipalities, counties, special-purpose districts and non-profit corporations. Rural Development also guarantees community facility loans made by banks or other lenders. The Community Facilities program is very versatile -- projects can range from libraries, museums, schools, police and fire equipment, jails, civil defense buildings, streets and sidewalks to hospitals, animal shelters, dental clinics, nursing homes and child care facilities.

<u>NAME/LOCATION</u>	<u>PURPOSE</u>	<u>LOAN/GRANT AMOUNT</u>	<u>LEVERAGED FUNDS FROM OTHER SOURCES</u>
Town of Betterton	Renovation to historic building that will be used as the new Town Hall, community center and library.	\$ 50,000 grant ARRA	\$ 291,797
Clarysville VFC, Inc.	F350 vehicle with emergency lighting and firefighting equipment.	\$ 35,700 grant	\$ 11,958
Dorchester Center for the Arts, Inc. Cambridge	Replace roof and renovate systems and finishes damaged by water infiltration.	\$ 50,000 grant	\$ 50,000
Easter Seals DE and MD's Eastern Shore, Inc. Chestertown	For construction of a medical facility at Camp Fairlee Manor which serves children and adults with a diverse range of disabilities.	\$ 115,000 grant ARRA	\$ 17,000
Mayor and Council of Feddersburg	To upgrade the water lines and complete the sprinkler system in the museum.	\$ 50,000 grant	\$ 18,400
Town of Galestown	To complete renovations to the Town Hall/Community center and purchase a new heat pump.	\$ 50,000 grant	\$ 50,000
Harford County Board of Education Bel Air	Purchase and installation of new freezer and refrigeration units for storage of fresh fruits and vegetables. District is renovating food service warehouse facility that serves 39,000 school students. <i>(KYK2 Initiative)</i>	\$ 150,000 grant ARRA	\$ 305,782

Community Facilities Loans and Grants (continued)

<u>NAME/LOCATION</u>	<u>PURPOSE</u>	<u>LOAN/GRANT AMOUNT</u>	<u>LEVERAGED FUNDS FROM OTHER SOURCES</u>
MAC, Inc. Salisbury	Purchase truck to deliver meals to low income homebound seniors in Somerset County.	\$ 19,800 grant	\$ 16,265
Maryland Salem Children's Trust Frostburg	Purchase and installation of solar panels and wind turbine.	\$ 27,400 grant <i>ARRA</i>	\$ 22,850
Mid-Shore Regional Council Easton	Purchase a refrigeration food delivery truck to be leased to Shore Gourmet. The truck will provide delivery service from storage facility in Easton to retail markets selling Shore Gourmet member's products. <i>(KYK2 Initiative)</i>	\$ 22,000 grant	\$ 18,000
Mt. Vernon VFC, Inc.	New Pumper Truck.	\$ 70,000 grant <i>ARRA</i>	\$ 208,543
Town of Oakland	For mowing equipment and accessories.	\$ 32,600 grant	\$ 10,975
Pittsville VFD, Inc.	For the purchase of fire and rescue equipment, i.e. heart monitor, vinyl road signs, barricades, etc.	\$ 42,500 grant	\$ 18,015
Pocomoke City	Construct ambulance garage.	\$ 50,000 grant <i>ARRA</i>	\$ 40,000
Commissioners of Preston	For the purchase/installation of an HVAC unit for the new Town Hall.	\$ 6,800 grant	\$ 38,570

Community Facilities Loans and Grants (continued)

<u>NAME/LOCATION</u>	<u>PURPOSE</u>	<u>LOAN/GRANT AMOUNT</u>	<u>LEVERAGED FUNDS FROM OTHER SOURCES</u>
Shared Opportunity Service, Inc. Chestertown	For minor renovations, i.e. carpet and lights and equip- ment and furniture.	\$ 26,600 grant	\$ 17,400
Talbot County Office of Economic Development Easton	Purchase and installation of Stars Lite Radar Display that will enhance the safe operations of the airport.	\$ 50,000 grant ARRA	\$ 355,574
Tri-County Council Lower Eastern Shore Salisbury	Purchase and renovation of existing building to be used as a multi-purpose center serving Somerset, Wicomico and Worcester Counties.	\$4,100,000 loan \$2,500,000 guaranteed loan	\$1,000,000
Western MD Health Care Corp. – dba Mountain Laurel Medical Center Oakland	For the purchase of a new medical clinic that will serve low-moderate income families in Garrett County without medical insurance.	\$ 920,000 loan	\$2,070,000
Wicomico County (rural area near Jesterville)	To construct ditches and outfall line in a low lying area with a high water table. The Texas Road Community, North of Jesterville, is comprised mostly of senior citizens and will benefit from this project. Flooding in the area has caused dangerous driving conditions and health issues.	\$ 70,000 grant ARRA	\$ 28,964
Totals:		\$8,438,400	\$4,590,093



April 30, 2010 – Federal, State and Local Officials join representatives of the Western Maryland Health Care Corporation to cut the ribbon at the new 13,000 square foot medical center located in Oakland, MD.

MARYLAND CONTACTS

STATE OFFICE

JACK TARBURTON, STATE DIRECTOR
USDA RURAL DEVELOPMENT
1221 COLLEGE PARK DRIVE, SUITE 200, DOVER, DE 19904
Phone: (302) 857-3580 ☎ Fax: (302) 857-3640 ☎ TTY: (302) 857-3585
E-mail: jack.tarburton@de.usda.gov

Housing Program Director, Stacey Slacum
USDA Rural Development
1221 College Park Drive, Suite 200
Dover, DE 19904
Phone: (302) 857-3600
Fax: (302) 857-3611
E-mail: stacey.slacum@de.usda.gov

Business and Community Program Director, Denise MacLeish
USDA Rural Development
1221 College Park Drive, Suite 200
Dover, DE 19904
Phone: (302) 857-3625
Fax: (302) 857-3635
E-mail: denise.macleish@de.usda.gov

AREA OFFICES

(For Carroll, Howard, Montgomery, Frederick, Baltimore and Washington Counties)

Area Director, Bradley W. King
USDA Rural Development
1260 Maryland Avenue, Suite 100
Hagerstown, MD 21740
Phone: (301) 797-0500 Ext. 5
Fax: (301) 739-4775
brad.king@md.usda.gov

(For Cecil, Harford and Kent Counties)

Area Director, Mark E. Smith
Loan Specialist, Helen Curry
USDA Rural Development
1221 College Park Drive, Suite 200
Dover, DE 19904
Phone: (302) 857-3595
Fax: (302) 678-2863
mark.smith@de.usda.gov

SUB AREA OFFICES

(For Allegany and Garrett Counties)

Mt. Lake Park – Loan Specialist, Timothy T. Taylor

USDA Rural Development
1916 Maryland Highway, Suite D
Mt. Lake Park, MD 21550
Phone: (301) 334-6972
Fax: (301) 334-6952
E-mail: tim.taylor@md.usda.gov

(For Anne Arundel, Calvert, Charles, Prince George's and St. Mary's Counties)

Prince Frederick – Loan Specialist, Gloria Occhipinti

USDA Rural Development
65 Duke Street, Suite 110
P.O. Box 489
Prince Frederick, MD 20678
Phone: (410) 535-1521 Ext. 4
Fax: (410) 535-0591
E-mail: gloria.occhipinti@md.usda.gov

(For Caroline, Dorchester, Queen Anne and Talbot Counties)

Denton – Loan Specialist, Pat Deford

USDA Rural Development
640 Legion Road, Suite 1
Denton, MD 21629
Phone: (410) 479-1202 Ext. 4
Fax: (410) 479-2069
E-mail: pat.deford@md.usda.gov

(For Worcester, Somerset and Wicomico Counties)

Snow Hill – Loan Specialist, William Murphy

USDA Rural Development
304 Commerce Street, Suite B
Snow Hill, MD 21863
Phone: (410) 632-0616 Ext. 4
Fax: (410) 632-2732
E-mail: william.murphy@md.usda.gov



Committed to the future of rural communities.

www.rurdev.usda.gov/md

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice), or (202) 720-6382 (TDD). "USDA is an equal opportunity provider, employer, and lender."